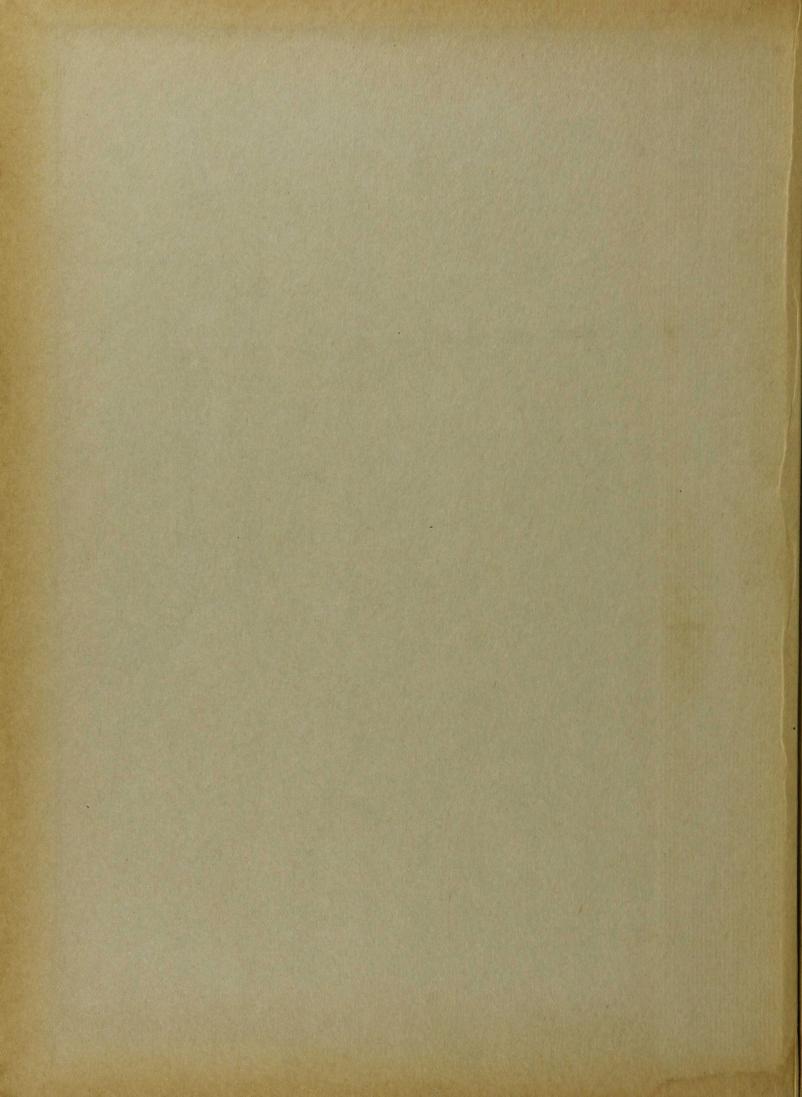
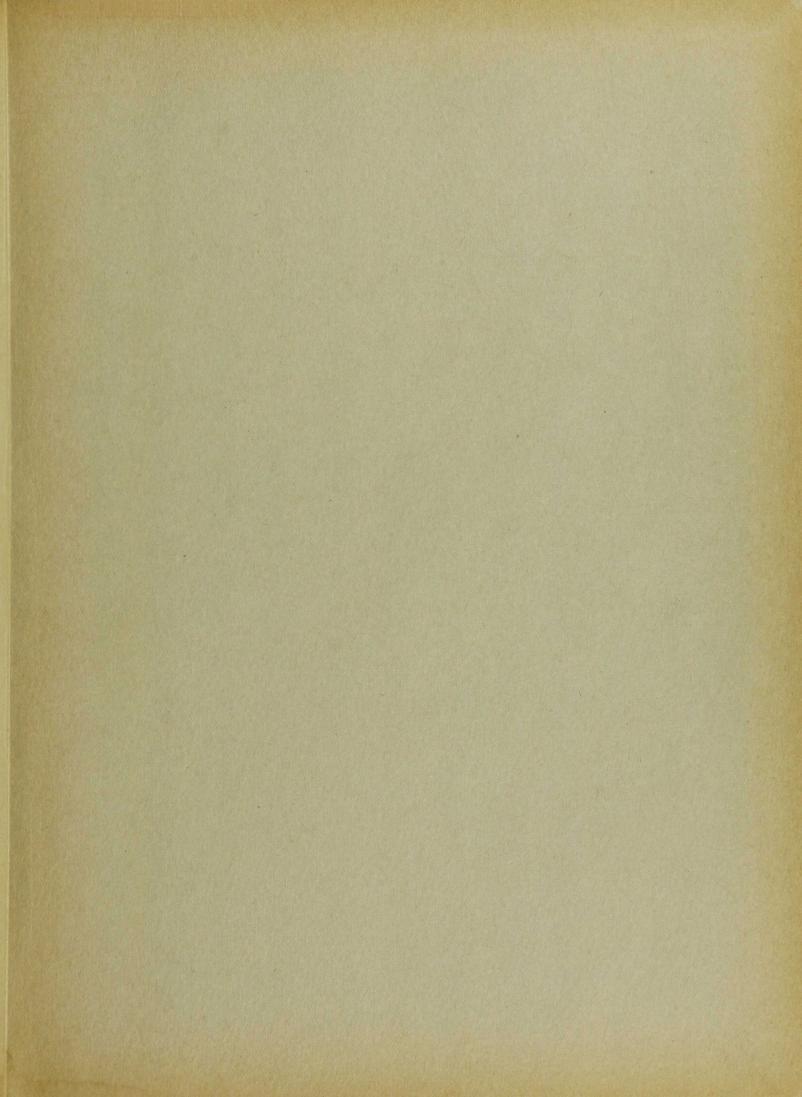
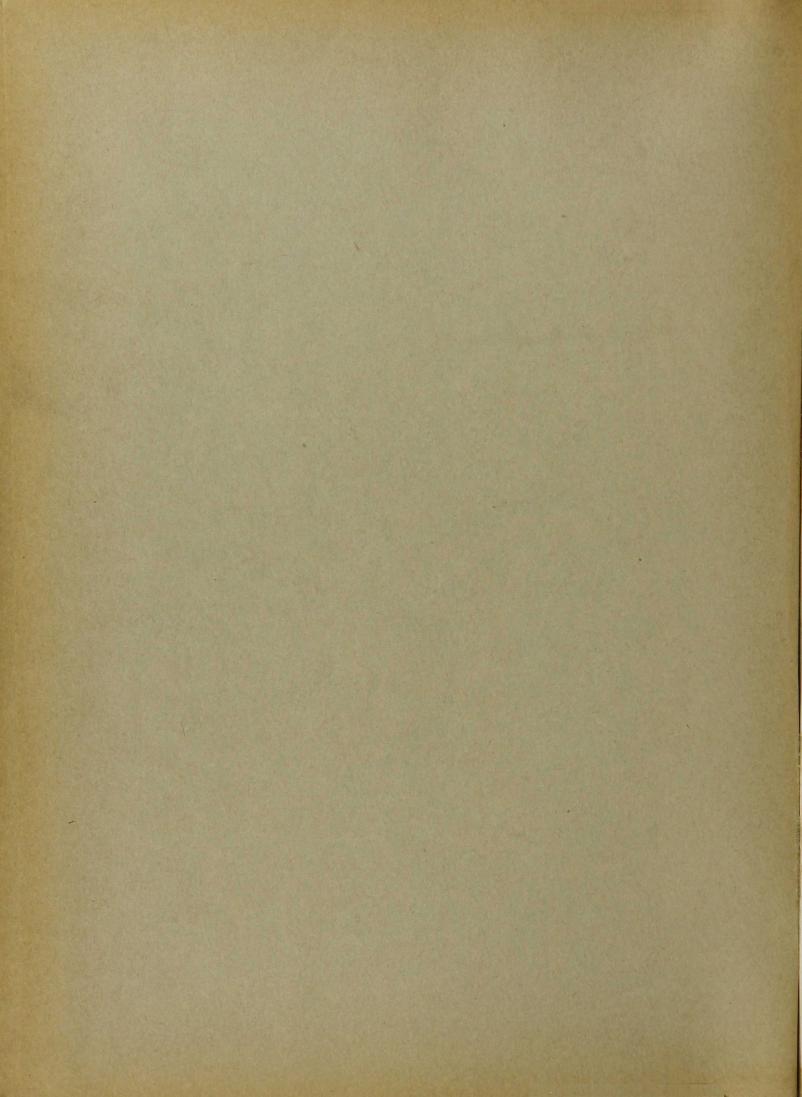
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The 1940 Saga

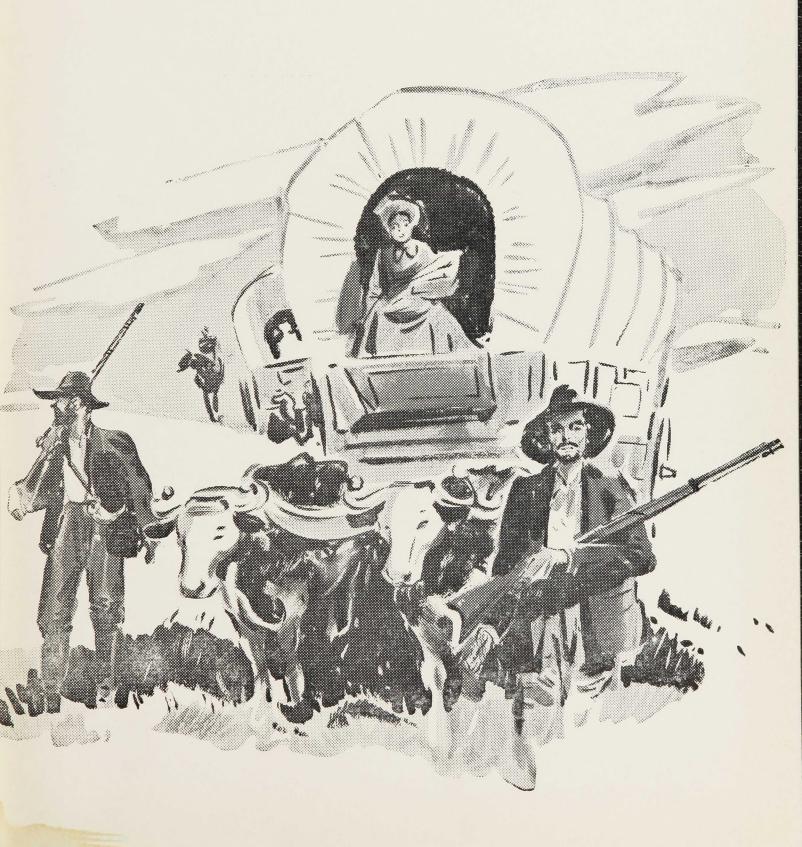
BLOOMFIELD COLLEGE AND SEMINARY

BLOOMFIELD, NEW JERSEY

Proclaimed By
THE SENIOR CLASS
BLOOMFIELD COLLEGE
AND SEMINARY

The

# SAGA...1940



## Lux In Tenebris

Lux in tenebris, Alma Mater, Built upon the rock eternal, Fountain rock of living water, Kindled by the Light supernal, With inceasing Power increasing In whose light we see the light.

#### Chorus

Lux in tenebris, Alma Mater, Lux in tenebris, luce. Lux in tenebris, Alma Mater, May thy light be never dimmed; Watch thou, therefore, Zion's daughter, Keep thy lamp well oiled and trimmed, While light giving, Light receiving From the Fountain head of light. Lux in tenebris, Alma Mater, Into darkness light to carry, Send thy sons o'er land and water. Each a living luminary. Self-consuming while illuming, Those that have not seen the light. Lux in tenebris, Luminary, Glory full of truth and grace; Let the world perceive Thy glory And behold Thee face to face. Apprehending, Comprehending, Jesus, Saviour, Light of Light.

#### OUR ALMA MATER — KNOX HALL



Except a living man there is nothing more wonderful than a book—a message to us from the dead—from human souls we never saw, who lived, perhaps thousands of miles away. And yet these, in those little sheets of paper, speak to us, arouse us, terrify us, teach us, comfort us, open their hearts to us as brothers.

—CHARLES KINGSLEY



Walter W. Gustafson,
B.A., M.A., Ph.D.

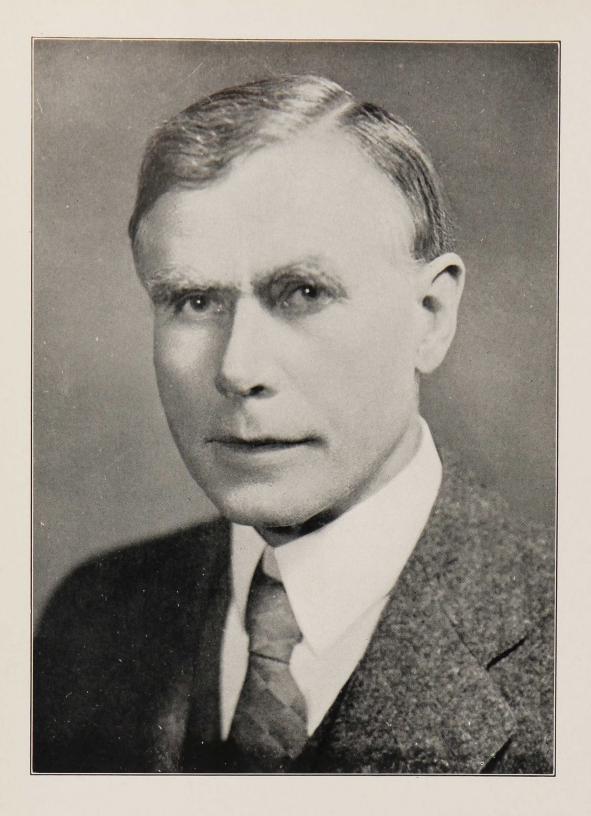
Instructor in English Literature

## We Dedicate . . .

As sunlight filters through rose-colored windows and becomes to those within a ray of the divine light, so we who have had the privilege of sitting within have seen and felt the light coming from the writings of the past and present, sparkle into life as it has beamed through the personality of

#### DR. WALTER W. GUSTAFSON

to whom we affectionately dedicate this 1940 Saga.



PRESIDENT JOSEPH HUNTER M.A., D.D.

Professor in Philosophy and Christian Ethics

## President's Message

To the Class of 1940:

Education is a means, not an end. It is enrichment of life and equipment for service. It implies not merely some professional or technical skill fitting you for a special task in life, but also a breadth of view and inclusive sympathy which knows no class nor creed, and a quickened sense of responsibility for the right use of the talents entrusted to you.

In receiving a degree, you are informed that it carries with it certain privileges. It is better, however, to recognize the fact that it entails great responsibilities.

I trust that you will maintain your integrity in the midst of manifold temptations, that you will be loyal to high ideals, and that you will seek to establish an order of society more consonant with Christian principles than that which now obtains.

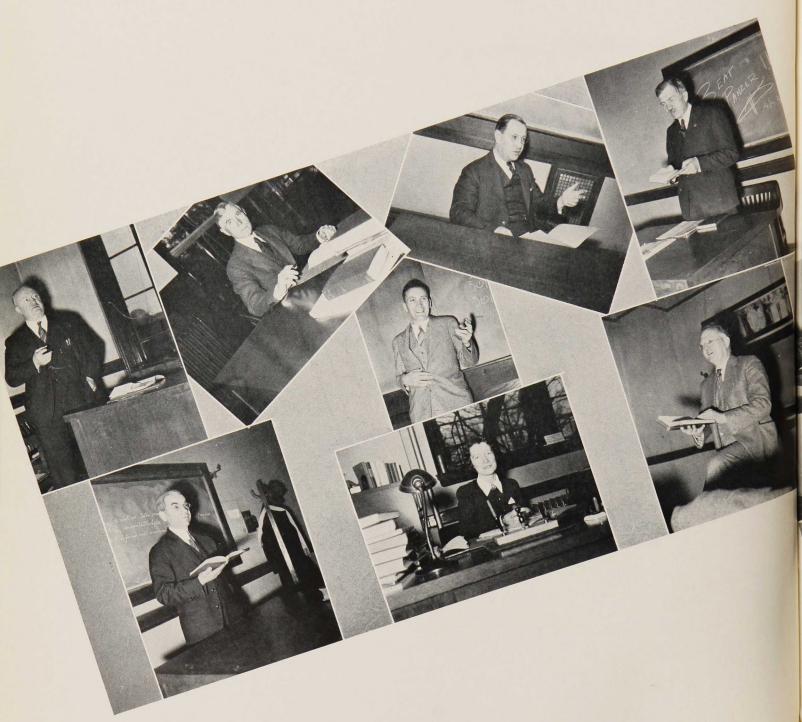
May the best of good fortune attend you, and may the Peace of God, which passeth all understanding, keep your hearts and minds.

Very sincerely yours,

JOSEPH HUNTER,

President.

JOSEPH HUNTER, M., A. D.D President and Professor of Philosophy
JOHN DIKOVICS, M.A., D.D Professor in Latin
FRANZ ZELLER, B.D Instructor in German Language
JOHN E. SLATER, M.A., TH.M Professor in Classics
JOHN TRON, M.A Professor in Romance Languages
FRANK KOVACH, B.A., B.D Professor in Logic and New Testament Literature
OTTO J. WALRATH, B.S., M.S., D.Sc Professor in Science
ALPHEUS D. CROSBY, B.A Professor in English Language and Literature



Page Ten

WALTER W. GUSTAFSON, B.A., M.A., Ph.D Instructor in English Literature
HARRY T. TAYLOR, B.A., B.D Professor in History
CECIL L. ROSS, B.A., M.A., Ph.D Instructor in Psychology
LOUIS R. BINDER, B.A., M.A., Ph.D Instructor in Sociology
MRS. EMILIE C. BERGER Librarian and Instructor in English and Civics
ROBERTA BITGOOD, M.A., F.A.G.O., M.S.M Instructor in Music
MRS. ELSA M. ANDREW General Secretary
EDWARD URBAND, B.A., M.Ar Instructor in Mathematics



## Forward Seniors!!

Faces and yearbooks may change—teachers, schools and environment may be different but all seniors have one thing in common—we know that the world will not receive us with open arms—no positions will be waiting—no bands will be playing—no joy to anyone's heart but our own and our loved ones when our respective Alma Maters place in our hands that prized degree.

No one will care or ask about the struggles, privations and heartaches that have been encountered in trying to gain our goal. The world it appears is too interested in its own trouble to inquire about ours—it does not care to know what we have gone through, but what we are going to do and where we are going.

And so we the class of 1940 make our entrance into the fray that this warring world calls civilization asking not for sympathy or pity but praying simply for strength to face the day and its problems, and during that day to uphold the principles of the Christ—the upholding or rejecting of which will show not only to the world but to ourselves just how much our Alma Mater's given to us.

## Those Who Leave . . .









### WILLIAM H. HACKETT "Bill"

Bloomfield, N. J. B.A. Rutgers University "Stand, stand! We have the advantage of the ground. The lane is guarded. Nothing routs us but the villainy of our fears."

Activities:

S.C.A.; Fellowship.

B.

## ANDREW HARTO "Andy"

Milltown, N. J. B.A. Bloomfield College "Point thy tongue on the anvil of truth."

Activities:

S.C.A.; Hungarian Literary Society.

1940

### JOSEPH MARTA "Joe"

Bloomfield, N. J. B.A. Bloomfield College "The greater the obstacle the more glory in overcoming it."

Activities: Basketball Coach; S.C.A.

### DANIEL MANCINI "Dan"

New York City B.A. Bloomfield College "I owe all my success in life to having been always a quarter of an hour beforehand."

Activities:

S.C.A.; Student Council.

Saga

## ${\color{blue} \textbf{JOSEPH RASKY}}\\ {^{\prime\prime} \textit{Joe''}}$

Newark, N. J. B.A. Bloomfield College "Truth is such a precious article, let us all economize in its use."

Activities: S.C.A.

D.

## PETER SCALONE "Pete"

Newark, N. J. B.A. Bloomfield College "Life is made up of sobs, sniffles and smiles with sniffles predominating."

Activities:

Italian Club '37-'39; President of the Italian Club '38-'39; Lambda Rho '35-'40; Fellowship League; Arista Society '35-'40; Art Staff.







## Saga

### RICHARD H. GARDINIER "Dick"

Fort Johnson, N. Y. "Behavior is the theory of manners practically applied."

Activities:

Assistant Editor "Saga" '39-'40; S.C.A. Treasurer '39-'40; Regalia Committee '39-'40; Basketball Manager '38-'39; Lambda Rho '36-'40.

### MICHAEL A. FARKAS "Mike"

Witherbee, N. Y. "God gives all things to industry."

Activities:

Lambda Rho '36-'40; Hungarian Literary Society '36-'40; Secretary Men's Glee Club '38-'39; Vice-President Junior Class '38-'39.

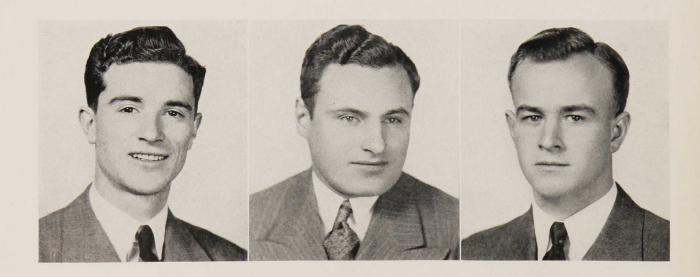
## FRANK PALMER BEARDSLEE "Frank"

New Brunswick, N. J. "To believe with certainty we must begin by doubting."

Activities:

Lambda Rho Scribe '38-'39; Student Council '38-'39.

B.









### GARESS NICONY, JR. "Nick"

Phillipsburg, N. J.
"The world is blest most by men who do things, and not by those who merely talk about them."

#### Activities:

Lambda Rho '36-'40; Hungarian Society Basketball; Vice-President Senior Class.



### ANNE MARIE MANCINI "Ann"

Newark, New Jersey "Books are the everburning lamps of accumulated wisdom."

#### Activities:

Student Council '39-'40; Phi Beta Delta Sorority '36-'40, Secretary '37-'38, President '38-'39, Treasurer '39-'40; Italian Club '37-'40, Librarian '37-'38, Secretary '39-'40; Class Secretary '39-'40; Choir '36-'38; S.C.A. '36-'40; Arista Society '38-'40; Archery '37-'38; Arista Staff '39; Basketball '36.

## VALENTINE HARTO "Val"

Milltown, N. J.
"Do I contradict myself? Very well, then,
I contradict myself; I am large. I contain
multitudes."

#### Activities:

Class of '40 President '38-'40, Secretary '37-'38; Lambda Rho Grand Master '39-'40; Chaplain '38-'39, Treasurer '37-'38; S.C.A. Vice-President '39-'40; Student Council '37-'40; Varsity Basketball '36-'40; Captain '39-'40; Arista Society '38-'40; Editor of Arista '38-'39; Hungarian Literary Society '36-'40, Vice-President '39-'40.

1940







#### LEWIS N. RAYMOND

"Preserve a right mental attitude—the attitude of courage, frankness and good cheer. To think rightly is to create."

#### Activities:

Pi Delta Upsilon '36-'40, Grand Master '39-'40, Deputy Grand Master '38-'39, Scribe '37-'38, Chairman Banquet Committee '37-'38; Class of '40 Secretary '36-'37, President '37-'38, Treasurer '38-'39; Choir '36-'38, Male Quartette '37-'38; S.C.A. '36-'40, Treasurer '37-'38, Banquet Committee '36-'37; Fellowship League '36-'38; Arista Society '36-'37; Editor 1940 "Saga."

B.

### ALBERT SCHAUB "Al"

Paterson, N. J.

"If you wish to appear agreeable in society you must consent to be taught many things which you know already."

#### Activities:

Pi Delta Upsilon; S.C.A.

EMIL L. TODD "Emil"

Hazleton, Pa.
"Work—work—work
Till the brain begins to swim!
Work—work—work
Till the eyes are heavy and dim."

#### Activities:

Chairman Banquet Committee '39-'40; Advertising Manager "Saga" '39-'40; Pi Delta Upsilon '36-'40, Bursar '39-'40; Basketball '36-'38; Choir '36-'39; Chairman of Pi Delta Upsilon Banquet Committee; Fellowship League; Student Council '38-'39.

1940

## FRANK WILBUR WINGERTER "Windy"

Livingston, New Jersey

"I love to be alone. I never found the companion that was so companionable as solitude."

#### Activities:

S.C.A. '36-'40; Pi Delta Upsilon '36-'40, Deputy Grand Master '39-'40; Class Treasurer '39-'40; "Saga" Business Manager '39-'40.





## WILLIAM S. WOODMAN "Bill"

Bloomfield, N. J.
"The victory of success is half won when one gains the habit of work."

Activities:

S.C.A.; Fellowship.



## Saga

## JOSEPH PORTALE "Joe"

Brooklyn, N. Y. "Enthusiasm is the great hill climber."

Activities: S.C.A.

### DORIS LOUISE FERN "Dot"

Upper Montclair, N. J. "Happiness grows at our own firesides, and is not to be picked in strangers' gardens.

Activities:

S.C.A.; Choir '38-'40; German Club '39-'40; Italian Club '39-'40.

## VICTOR BODNAR "Vic"

Phillipsburg, N. J.
"Do your work with your whole heart and you will succeed—there is so little competition."

Activities: S.C.A.

## ACAD











## EMIC

 $\begin{array}{c} {\tt DOMINICK~SPENZIERATO} \\ {\tt ``Dom''} \end{array}$ 

East Orange, N. J. "Let this be a world of friends!"

Activities: S.C.A.

## $\begin{array}{c} \text{HENRY SVENDBLAD} \\ \text{``Hen''} \end{array}$

Bloomfield, N. J. "Health and happiness can be found only out of doors."

Activities: S.C.A.

1940



AERIAL VIEW OF OUR CAMPUS

## "Gone Are the Days . . . "

We of Bloomfield College and Seminary feel that Almighty God in His search for men to carry the Gospel of Jesus Christ has looked down upon this noble institution and blessed us beyond words.

In a world that is ripping itself to bits Bloomfield is truly in the world but not of it . . . not that ours is a monk-like separation, but rather a Christ-like attitude—the attitude of Christ when he said: "Consider the lilies of the field" and "Be of good cheer for I have overcome the world." These thoughts—the thoughts that have run like a silver cord through our academic training that we have received here have kept not our heads in the clouds but rather our feet upon the ground.

The hope of the world is in its Saviour—the Christ. Bloomfield has given us the ways and means of proclaiming His Name. For this we thank her—for what we do She and God will remember us.

## "Still Achieving - Still Pursuing . . ."

Whereas the part of the first part having stood about as much as it could of the antics of the party of the second part, we the undersigned, the party of the first part, do publish this our last will and testament, whereas we could have stood no more. It is our great displeasure to send the world our last greetings and to give these gifts to our fellow men.

Let it be understood that we hereby will and bequeath

Bill Hackett's giggle to Elmer Schick.

Andy Harto's quietness to Paul Evans.

Dan Mancini's mustache to Bill Montignani.

Joe Marta's height to Ed Vanbuskirk.

Pete Scalone's library knowledge to D'Arco.

Beardslee's inventive skill, and super-colossal prognostication to Bischoff.

Farkas' money to Youngman.

Gardinier's sincerity to Trois.

Harto's basketball ability to Feke.

Mancini's sense of humor to Deszo.

Nicony's Ford to anyone who'll take it.

Raymond's pranks to Sadler.

Schaub's theology to Howat.

Todd's Sunday School Class to Kovach.

Wingerter's imbedded money to himself.

Woodman's philosophy to Murphy.

Bodnar's strength to Nagy.

Fern's friendliness to Allen.

Portale's clothes to Padula.

Spenzierato's mental attitude to Pooley.

Svendblad's ping-pong paddle to DiNicola.

Telfer's dancing ability to Gus.

In witness Thereof we have set our smudgy hands to this glorious document, as we leave this school, or are we being pushed?

Signed,

Class '40.

Witnesses: Sally Rand

Charlie McCarthy

## General Delivery

#### THINGS CALLED FOR—NOT YET DELIVERED

The post office department reports that the following packages have been sent through to the local branch. However, because of governmental red-tape they cannot be given out until 25 years hence. The department reports that with these articles the year 1965 will see

Bill Hackett still playing pranks on the Freshmen.

Andrew Harto still able to keep his congregation awake.

Dan Mancini back in a barber shop.

Joe Marta finally the manager of a winning team.

Joe Rasky Moderator of Newark Presbytery.

Pete Scalone buying a book on "How To Argue"

Frank Beardslee still acquiring all his knowledge from books.

Mike Farkas president of Bakelite.

Dick Gardinier still quiet and capable.

Val Harto still getting his way by pouting.

Ann Mancini keeping children after school.

Garess Nicony as Mr. Leibig.

Lew Raymond Senator from Pennsylvania.

Al Schaub still as sarcastic.

Emil Todd Secretary of the U. S. Treasury.

Frank Wingerter a second "Charlie McCarthy."

Bill Woodman the Socrates of Liberty Dorm.

Vic Bodnar just as sincere.

Doris Fern a second Gracie Allen.

Joe Portale a model for Esquire.

Dom Spenzierato still sitting in the parlor.

Hen Svendblad still buying weights.

Bob Telfer Headmaster of Smith College.



JUNIOR CLASS



SOPHOMORE CLASS



FRESHMAN CLASS

## Those Who Carry On ...

## Junior Class

The Junior Class moves forward into the vacant place left by the class of 1940 with the hope and prayer that the principles we profess may be put into practice. Our best wishes go with every departing member of B.C.S.

President	Harold Lawson
Vice-President	Eugene Rose
Secretary	Edith Dezso
Treasurer	Edith DeRogatis

## Sophomore Class

Time changes many things and Freshmen. A year ago B.C.S. appeared strange and awesome—now we find ourselves an integral part of this "community within a community." Life's demands shall be great we know—thus it is that we drink deeply from this fount of knowledge. We ask for no privileges because

"The heights by great men reached and kept "
Were not attained by sudden flight;
But they while their companions slept
Were climbing upward in the night."

President	Donald Wilson
Vice-President	Betty Hoelzer
Secretary	Patricia Kopf
Treasurer	Robert Murphy

### Freshman Class

The Freshman Class took its "beating"—and have benefited by it. We face the future unafraid, firm in the faith that if past classes have conquered the road of doubt, suspicion, narrowness of mind and have emerged victorious so can we. Four years hence we shall be where they are now—until then our best wishes go to them.

President	Robert	Minor
Vice-President	George	Sadler
Secretary	Eunice	Santos
Treasurer	Albert	Dezso



LEWIS N. RAYMOND

Editor

RICHARD H. GARDINIER

Assistant Editor

EMIL L. TODD

Advertising Manager

PROF. JOHN SLATER

Faculty Adviser

## Senior Officers and Saga Staff

VALENTINE HARTO

President

GARESS NICONY, Jr.

Vice-President

ANNE MARIE MANCINI Secretary FRANK WILBUR WINGERTER

Treasurer

Four years spent together seeing each other work has insured the Class of 1940 a good reputation within the halls of Bloomfield College and Seminary. The class, never given to the unusual or spectacular, has come right along following in the steps of those who have gone before. Our officers have given of time and talent to the leadership of the group. Our stay here has truly been helped by their faithful work. In this our last endeavor as undergraduates we trust that the 1940 SAGA will take its place among the SAGA'S of the past and shall not only record the events that have taken place since our coming here, but shall also show to those who follow, the spirit that drove us on.

## Along the Trail . . .





# Student Christian Association

The central organization on the campus is the Student Christian Association. Through its various committees the extracurricular activities of the school are encouraged. This year besides sponsoring the athletic and social programs, special speakers were invited to the campus to speak on vital subjects of interest to all. On Alumni Day the S.C.A. gave a tea for students and members of the Alumni in the reception room of Seibert Hall. This organization has proved to be a strong factor in promoting the spiritual and social life of the students.

President	David De Rogatis
Vice-President	Valentine Harto
Secretary	Roberta Kovach
Treasurer	Richard Gardinier

## The Student Council

The Student Council, which is composed of representatives from each of the upper classes, is entrusted with the enforcement of rules regulating campus life. The organization is also expected to voice to the Faculty the will of the student body in matters pertaining to the general welfare of the Institution. In the past year the Council has functioned and it looks forward to a stronger, more useful office in the affairs of our beloved school.

Chairman: David De Rogatis, Valentine Harto, Anne Mancini, Roberta Kovach, Joseph Scalise, Robert Murphy, Daniel Mancini.





## The Choir

The Choir has remained an open group for all who care to sing; truly, the one organization in the school that has done much for the advancement of cultural entertainment. The past year has seen the group giving programs in too many churches to mention. Their fields of labor have taken them into New York, New Jersey and Pennsylvania and in all they have done well by themselves and the school. Under the splendid direction of Miss Bitgood the Choir looks forward to an even better year in 1941.

# The Fellowship League

"Friendship with Jesus
Fellowship divine
O what blessed sweet communion
Jesus is a friend of mine."

Each Thursday evening The Christian Fellowship League contributes to the spiritual growth of the students. The increased interest and attendance has had an influence in the spiritual life of the individual. Our Lord and Saviour Jesus Christ has blessed the meetings. The joyful singing and fervent prayers of the group have combined with spiritual messages by the speakers to make the meetings beneficial to all. Special speakers and visiting ministers have added their support to the Christian Fellowship League.



## Basketball 1939 - 1940

With the loss of the two top men of last season's team the Devil Chasers struggled through the scheduled games under its captain Val Harto. The final record stands at four victories and ten defeats. With the exception of two games with teams much out of class, the defeats were not by great margins. The teams which fell victims to our varsity were New Brunswick Seminary, Brooklyn College of Pharmacy, Newark State Teachers College, and the College of Paterson.

Scoring for the Devil Chasers this season has been very light. Ken Howat led the scoring but he was closely followed by Ed Van Buskirk.

The Junior Devil Chasers enjoyed a rather large schedule including several games with Junior varsity crews of other colleges. The players were almost entirely inexperienced but showed a great love for the game. Several of these men should find places on the Varsity Squad next season.

Coach: Joseph Marta Manager: David De Rogatis

> Varsity Lettermen Val Harto, Captain Ken Howat Steve Mesteller George Sadler Ed Van Buskirk Anthony Galati Steve Feke

Captain: Val Harto Assistant Manager: Winfield Ramish

> Junior Varsity Lettermen Joe Scalise, Captain Henry Svendblad Joe Leone Dennis Nagy Garess Kormendy Paul Evans Pete Boreyko John Earl



# All For One - One For All





## Lambda Rho



Although we are a close-knit group, Lambda Rho does not confine its activities to those within its circle. The lessons of charity and brotherly love, which we have learned here are best understood when put into practice. Nor do we consider only our sworn brothers. All men are our brethern and for them we labor and pray. Our best wishes and prayers go with the graduating class.

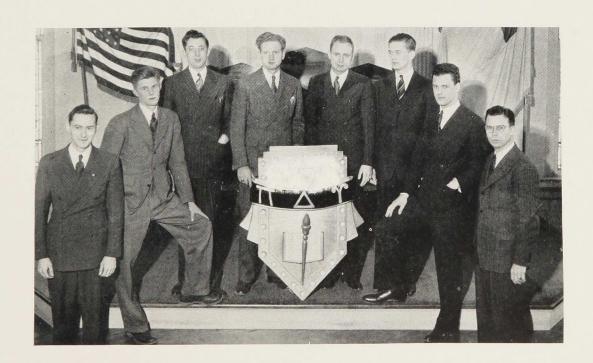
Grand Master	Valentine Harto
Deputy Grand Master	Garess Nicony
Scribe	Floyd Di Nicola
Treasurer	Eugene Rose
Chaplain	Robert Pooley
Sergeant-at-Arms	Richard H. Gardinier
Grand Proctor	Prof. Harry T. Taylor

The older of the two fraternities on the campus still presents to the school a close-knit organization. The work that it has done however, was not always confined to those within its borders. Although a very small group, PI DELTA UPSILON has given much and has received much from this, our beloved school. Many events including the Annual Banquet and Music Recital have been given this past year. PI DELTA UPSILON looks forward, as it always does, to a glorious new year of molding men through Service to God, Service to Fellowmen, Service to Alma Mater.



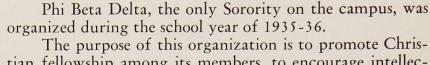
Grand Master	Lewis N. Raymond
Deputy Master	
Scribe	Richard Koleszar
Burser	Emil Larry Todd
Chaplain	Albert Schaub
Sergeant-at-Arms	Paul Evans
Proctor	Dr. Otto J. Walrath

# Pi Delta Upsilon





# Phi Beta Delta



tian fellowship among its members, to encourage intellectual and spiritual advancement, and to strive for the general progress and welfare of the college department.

This year's program, including the initiation of new members at the beginning of the year, the annual dinner to which the new members were escorted by older Sorors, the monthly meetings which were faithfully attended, and the social gatherings at Richard's Hall, proved to be varied and successful. With the close of this school year, Phi Beta Delta is looking forward to the celebration of its fifth anniversary which will be the last event before the Sorors once more leave the halls of their Alma Mater for the summer holidays.

Though grateful for what has been accomplished in its years of existence, Phi Beta Delta is looking into the future with the hope of ever striving onward towards attaining that goal to which its members pledged themselves.

Alpha	Dorothea Wiersma
Beta	Mary Morgan
Gamma	Betty Hoelzer
Delta	Anne Mancini
Zeta	Patricia Kopf
Epsilon Cha	rlotte Langheinrich
Epsilon Cha Faculty Adviser	Mrs. E. C. Berger



### **Patrons**



Dr. and Mrs. Joseph Hunter

Dr. and Mrs. John Dikovics

Dr. and Mrs. O. J. Walrath

Dr. and Mrs. W. W. Gustafson

Professor and Mrs. J. E. Slater

Professor and Mrs. Frank Kovach

Professor and Mrs. John Tron

Professor Harry T. Taylor

Professor Franz Zeller

Professor A. D. Crosby

Dr. and Mrs. A. G. Sinclair

Mrs. Elsa M. Andrew

Mr. and Mrs. Wiersma

Mrs. Emilie C. Berger

Dr. and Mrs. Louis Binder

Professor and Mrs. Urband

Miss Laura A. Marshall

Rev. and Mrs. Youngman

Rev. R. J. Buttinghausen

Rev. Charles Di Salvo

Rev. and Mrs. C. M. Baerveldt

Rev. Joseph J. Rasky

Rev. Andrew Kosa

Mr. and Mrs. Paul Scheffel

Mr. and Mrs. George Van Tassel

Rev. Max Clement Rost

Mrs. J. Mancini

Mr. and Mrs. E. Mancini

Mr. and Mrs. C. Linfonte

Rev. and Mrs. B. Pascale

Miss Alba M. Pascale

Rev. and Mrs. Joseph Littel

Miss Anabel Jones

Mr. Henry Brouwers

Rev. and Mrs. Andrew Dennis

Rev. Arpad George

Rev. August Jung

Mr. David De Rogatis

Mr. Paul Motin

Mr. Robert B. Ackerman

Mr. Daniel Mancini

Mr. P. L. Zaccara

Mr. Frank Kovach, Jr.

Rev. Frank C. Condro

Mr. Henry C. Buege

Mr. Michael A. Farkas

Mr. Frank Wingeter

Mr. Andrew Harto

Mr. and Mrs. Albert C. Schaub

Mr. and Mrs. Albert Fern

Mr. Joseph Marta

Mr. and Mrs. Victor Bodnar

Mr. Frank Beardslee



# "Our old Standby—the Savings Bank Book"

Yes, the Savings Bank Book is certainly a good old standby—not only for this couple but for all who are Savings Bank Book owners.

You can always count on your Savings Account when you need funds for illness, a vacation, education, payment of life and other insurance premiums, taxes, emergencies and the many other things you save for—financial independence, for instance.

And you need only \$1 to start an account—so we suggest that you open yours tomorrow.

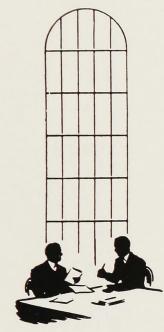
## The BLOOMFIELD SAVINGS Institution

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A discussion of your problems with our officers will frequently suggest arrangements which will serve plans already made or plans that are in the making.

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MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION

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